

ISLAM BEYOND MONEY

A Vision for a Post-Monetary Islamic
Society



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“This treatise introduces a fresh economic interpretation rooted in an Islamic worldview. It is both philosophical and analytical, written with the aim of influencing thought and expanding intellectual horizons.

It challenges the dominance of the modern monetary paradigm and seeks to open a new door of reflection for Muslims — a paradigm-shifting contribution supported by Qur’anic principles, prophetic guidance, and sound reasoning.”

Acknowledgment of Inspirations

This treatise does not emerge in isolation. Over time, many thinkers—Muslim and non-Muslim—have questioned monetary-based societies and imagined alternative models of human cooperation. Among them, the late **Jacque Fresco** offered a notable secular vision of a post-monetary world based on scientific and technological redesign. While this work differs fundamentally in foundation, purpose, and spiritual worldview, his contributions—along with other reflections on gift economies, commons-based systems, and cooperative models—served as useful references when examining practical aspects of a moneyless society.

However, the perspective presented in this treatise is rooted primarily in the **Qur’anic worldview, Prophetic ethics, and Islamic concepts of justice, mercy, and ihsan**. Any external ideas have been re-examined through an Islamic lens, with the intention of aligning them to values revealed by Allah and embodied by His Messenger.

This work is not an imitation, but an **Islamic reinterpretation**—aiming to reclaim the possibility of a world beyond money through the guidance of revelation, rather than secular philosophy alone.

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Preface

All praise is due to Allah.

This treatise is not presented as a final solution to the world's challenges, nor as a definitive claim about the only path forward. Rather, it is offered as a sincere contribution to a conversation that humanity — and especially the Muslim community — must eventually have.

Our world is facing growing inequality, spiritual emptiness, and a deep sense that something in our way of life has drifted far from the values that nurture compassion, dignity, and balance. Many Muslims feel this discomfort too, yet the solutions we discuss often remain confined within the same monetary framework that has shaped modern society. It is as if we try to reform a system without ever questioning the system itself.

This treatise invites the reader to explore a different possibility — one that draws from the ethical spirit of Islam, from the Prophetic example of generosity and mutual care, and from emerging opportunities in our time. It does not argue that Islam forbids money, nor that Muslim history was moneyless, but it suggests that perhaps the deepest Islamic economic values could be expressed more beautifully, more purely, and more justly in a system where money plays little or no role.

If these pages succeed in doing anything, may it be simply this: to open a door in the reader's mind. To make us pause and reflect. To inspire scholars, thinkers, and ordinary believers to imagine what our societies could look like if we placed human dignity, compassion, and shared benefit at the center of economic life once again.

If this small work becomes a spark that encourages even one community, one researcher, or one generation to rethink how we live and care for one another, then its purpose is fulfilled.

"To Him we belong, and to Him we return."

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This booklet would not exist without the support, patience, and encouragement of the people who surround my life.

To my wife — thank you for your quiet strength, your understanding, and your patience. Your support in every small moment gives me the calmness and confidence to complete whatever I begin. You bring balance and warmth into everything I do.

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To the people around me — friends, colleagues, neighbors, and those who offered a word, a thought, a question, or even a small conversation that shaped my understanding. Some helped knowingly; others helped without even realizing it. Every idea, every reflection, and every insight in this booklet carries traces of those interactions. For that, I am grateful.

To everyone who contributed, directly or indirectly — through encouragement, discussions, feedback, or simply by being part of my life — thank you.

Your presence made this journey lighter, clearer, and more meaningful.

May Allah bless all of you for the roles you play in my life.

This work is dedicated to you.

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Al-Khobar, Arabia
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Introduction

“There is no creature on Earth except that its sustenance is upon Allah.” (Surah Hud, 11:6)

For most of human history, communities lived with a direct connection to their needs, their neighbours, and the natural world. People shared food, supported one another, and measured wealth by well-being, not by currency. Today, however, almost every aspect of life has been monetized. Access to food, shelter, healthcare, education, and even basic dignity is often determined not by human need, but by money.

Modern economic systems have achieved progress, but they have also produced deep inequality, social fragmentation, and spiritual emptiness. Many people sense that something essential has been lost — that life has become transactional, competitive, and disconnected from compassion. Even within Muslim societies, economic life is often shaped by global financial norms rather than by the ethical spirit that Islam teaches.

This treatise explores a simple yet transformative question:

Is it possible that Islamic economic values can be fulfilled more completely in a system that is *not* based on money?

This work does not claim that Islam forbids the use of money, nor does it deny that Muslim societies historically used currencies. Rather, its purpose is to re-examine the foundations of Islamic economic ethics — generosity, circulation of benefit, human dignity, fairness, and mutual care — and to consider whether a moneyless economy may better reflect these principles.

The ideas presented here are not a rejection of history, but an invitation to reflect deeply on the *purpose* of an Islamic economy. Instead of focusing on the mechanics of taxation, currency, profit, or legal rulings alone, this work asks a more fundamental question:

What kind of economic life nurtures human goodness, strengthens community, and brings justice, mercy, and balance to the world?

As technology reshapes how societies function, new possibilities emerge. Automation, artificial intelligence, and abundant production could make it easier than ever to provide for everyone's needs without attaching a price tag to every service or resource. If the world is moving toward a post-scarcity future, then Muslims have a meaningful opportunity to revisit the spiritual and ethical dimensions of economic life — not as a nostalgic return to the past, but as a forward-looking contribution to humanity.

This treatise is not a final answer. It is a starting point for exploration, discussion, and reflection. Its aim is to open a space for re-imagining economic life through the lens of Islamic values — and to consider whether a money-free or gift-based model may offer a more compassionate and just path for the future.

The Future Beyond Money

Part I — Section 1: An Islamic Vision for a Just World

Humanity today stands at a crossroads. We live in a world where money has become the measure of value, success, security, and even self-worth. Yet, beneath this global faith in currency lies a quiet, growing awareness: *something is deeply wrong with the way our economic world is structured.*

We sense it intuitively:

- People work harder yet feel poorer.
- Wealth increases, but inequality grows.
- Technology advances, yet human anxiety deepens.

Our world is abundant, yet many live with a mindset of scarcity. Why?

Not because Earth lacks resources—but because our **system of money** *restricts access* to what already exists.

This realization is not only economic—it is **moral**, **spiritual**, and **civilizational**.

Islam, at its heart, is a way of life built on justice, compassion, and balance. It envisions a world where human beings are dignified by what they *give*, not reduced to what they *earn*. Where wealth circulates, not accumulates. Where cooperation prevails over competition, and where human value is not measured in currency.

Yet, the modern monetary system—the global fiat system—operates on principles that contradict these values at their root.

Fiat money is created from interest-based debt, sustained by inflation, and preserved by inequality.

A system built on such foundations cannot produce justice, no matter how many reforms are applied.

This article invites both Muslims and non-Muslims into a fresh, courageous reflection:

- **What if the problem is not how we manage money—but money itself?**
- What if a truly ethical, harmonious, and just society ultimately requires us to **move beyond money**?
- And what if Islam—not as practiced today, but in its deeper principles—already contains the seeds of such a future?

This is not a call to return to the past, nor a romantic escape into utopia. It is a call to **re-examine our assumptions**, to think boldly, and to imagine a future aligned with human dignity and divine ethics.

For Muslims, the Qur'an reminds us that true prosperity is rooted not in hoarding, but in generosity; not in ownership, but in stewardship; not in transactional exchange, but in purposeful contribution. For non-Muslims, these are universal human values—found in every awakened conscience.

To begin this journey, we must first understand the system we live in.

Why does the modern monetary system feel fundamentally unfair, unstable, and spiritually empty—even to those who seem to benefit from it?

That is where we now turn.

Part I — Section 2: How the Fiat Monetary System Actually Works — and Why It Breeds Injustice

To understand why today’s economic world feels unstable and spiritually hollow, we must start with an uncomfortable truth:

Modern money is not created as wealth — it is created as debt.

Most people imagine money as something printed by governments, backed by real value. In reality, the majority of money is created by private banks — not as existing wealth, but as *new debt* that someone must repay with interest. This single fact explains why societies are trapped in a cycle of stress, inequality, and competition.

Let’s break this down clearly, without jargon.

How Money Comes Into Existence

1. A person goes to a bank to borrow \$10,000.
2. The bank does *not* give money it already has.
3. With a digital entry, it creates \$10,000 “out of nothing” — as a loan.
4. The borrower must repay **\$10,000 + interest**.

The principal (\$10,000) now exists in the economy, but the **interest does not**.

Which means:

- New loans must constantly be created
- More people must fall into debt
- Money supply must always increase
- Inflation becomes permanent

This system forces society into **endless competition**, because there is never enough money for everyone to pay back what they owe. Someone must lose, someone must fail, someone must be squeezed out — for the system to continue.

In simple terms:

The fiat system cannot function without creating winners and losers.

Inequality is not a flaw — it is a *feature*.

Inflation: The Hidden Tax on the Poor

Because money is constantly created from debt, its value keeps decreasing. What was enough last year is not enough this year.

- Salaries rise slowly
- Prices rise faster
- Savings lose value silently

Inflation punishes savers, workers, and the poor — and rewards those who already own assets. A loaf of bread that cost \$1 becomes \$2, then \$3, not because bread changed, but because **money became weaker**.

Inflation is a silent form of theft.

Most people don't notice — because it feels “normal”.

But deep down, society feels the emotional cost:

- anxiety about bills
- fear of the future
- scarcity mindset
- competition instead of cooperation

This is not just an economic problem — it is a **psychological** and **moral** one.

Four Short Snapshots: How Everyone Gets Trapped

To see how universal this injustice is, here are four short glimpses across society:

1. The Worker

A young graduate finds a job. His salary rises 3% per year. Prices rise 7%. Even though he works harder, he becomes poorer with time. His hope shrinks. He feels like he is running on a treadmill that speeds up every year.

2. The Small Business Owner

She borrows to open a small restaurant. After interest, taxes, inflation, and competition with corporate chains, she realizes she must raise prices just to survive — making life harder for her customers. She isn't greedy; she is trapped in a system that forces her to act against her own ethics.

3. The Wealthy Investor

He has assets — property, stocks, land. Inflation actually benefits him because asset values rise. His wealth grows without working. But he cannot “exit” the game either; his wealth depends on a system that hurts others. He feels internally conflicted — rich, yet spiritually empty.

4. A Nation

A developing country takes loans from global financial institutions. It must repay more than it borrowed. To pay, it cuts education, healthcare, and social services. Politicians know this is unjust, but the system leaves them no choice. National debt becomes a form of modern colonialism — economic enslavement replacing military occupation.

Across all four snapshots, one pattern emerges:

The system forces behavior that goes against human values — even for those with good intentions.

People become competitors instead of collaborators. Communities weaken. Trust erodes. Humanity’s moral wiring is damaged.

This is why reforms inside the monetary system always fail. You cannot purify a system that is unjust at its foundation.

To build a humane, ethical, spiritually aligned civilization, we must question the *assumption* that money is permanent or necessary.

Part I — Section 3: Why the Fiat System Contradicts Islamic Ethics — Even Without Mentioning Religion

Before bringing Islam into the discussion directly, let us examine the fiat system through universal ethical principles — values shared by most faiths, philosophies, and moral traditions. Only then will we highlight how Islamic ethics respond to these moral failures.

Even without religion, most humans agree that a just economic system should be built on:

- honesty
- fairness
- transparency
- dignity
- responsibility
- compassion

The modern monetary system structurally violates all six.

1. The System Is Built on Illusion — Violating Honesty

Most people believe money represents real value. It does not. It is created from debt, backed by confidence, and sustained by perception.

A system dependent on illusion and complex financial engineering is the opposite of honesty.

It teaches society to:

- pretend to be richer than they are
- live on credit
- project false success
- value image over reality

Even without religion, this is morally corrosive.

2. It Creates Winners and Losers by Design — Violating Fairness

A fair system allows everyone a dignified life through effort and contribution.

But the fiat system ensures:

- some must fall for others to rise
- wealth concentrates at the top
- the poor subsidize the wealthy through inflation

This is not failure — it is the architecture.

A game rigged to produce inequality is unjust, regardless of scripture.

3. It Hides Its Harm — Violating Transparency

Inflation is not announced as:

“We will silently reduce the value of your money.”

Instead, it is framed as “natural” or “a sign of economic growth”.

Complex language shields the public from understanding:

- **“quantitative easing”**
- **“fiscal tightening”**
- **“interest rate policy”**

Economic suffering is disguised by academic terminology. A moral system should not need deception to survive.

4. It Reduces Human Worth to Productivity — Violating Human Dignity

Under fiat capitalism:

- If you produce profit, you have value.
- If you don't, society pushes you aside.

The elderly, disabled, unemployed, and caretakers are seen as “burdens”, because they do not generate money — even if they contribute meaningfully to family, community, or wisdom.

This dehumanizes society.

5. It Rewards Greed and Punishes Generosity — Violating Responsibility

In this system:

- If you hoard, invest aggressively, compete, and expand — you succeed.
- If you share, give freely, or prioritize community — you fall behind.

A system that punishes virtue and rewards selfishness cannot produce ethical outcomes.

6. It Weakens Social Bonds — Violating Compassion

The pressure to survive financially:

- replaces cooperation with competition
- replaces community with individualism
- turns neighbors into rivals
- makes relationships transactional

When people are stressed financially, compassion becomes a luxury.

Why This Matters for Islam

Now we introduce Islam — not doctrinally, but as a moral mirror.

Islamic economic ethics are based on:

- justice (adl)
- compassion (rahmah)
- balance (wasatiyyah)
- generosity (ithaar)
- trust (amanah)
- human dignity (karamah)

At a moral level, the fiat system contradicts each of these.

Even before quoting the Qur'an or Sunnah, we see that the modern economy undermines the virtues Islam seeks to nurture in the human soul. It shapes character in the opposite direction of spiritual growth.

If a system makes humans more anxious, greedy, disconnected, and spiritually numb — it cannot be aligned with divine ethics.

Islam did not come merely to change rituals — but to transform *the human condition*.

Part II — Section 1: The Spiritual Purpose of Wealth in Islam

Beyond Ownership and Transaction

Islam begins its economic vision not with money, trade, or law — but with a profound question:

What is the purpose of wealth in a human life?

In the modern world, wealth is measured by accumulation — how much you own, control, or earn. But in the Qur’anic worldview, wealth (*māl*) is a *trust* entrusted to us for a higher purpose. It is not an end in itself, but a means to cultivate:

- justice
- compassion
- human flourishing
- spiritual growth

This foundational idea changes everything.

Rizq is Not Money — A Critical Distinction

The Qur’an speaks repeatedly of *rizq* — provision from God. But *rizq* is not limited to money. It includes:

- food
- knowledge
- health
- family
- skills
- love
- time
- community
- opportunity

One person may have less money but abundant *rizq* in love, children, peace of mind, or wisdom. Another may be rich in money but bankrupt in inner peace.

In the Qur’anic worldview:

Rizq is what truly sustains life; money is only one of many instruments.

This single shift undermines the foundation of the modern economy, which treats money as the gateway to all provision. Islam separates the two. Provision comes from God — not from markets, banks, or currency.

This redefinition opens the door to an economy where money is optional, not central.

Humans Are Stewards, Not Owners

Modern systems teach:

“This is mine. I earned it. I own it.”

Islam teaches something more elevating:

We are *khalīfah* — caretakers on Earth. Everything we have is a trust (*amānah*) temporarily placed in our hands to use responsibly and share.

The Qur’an repeatedly reminds us that God is the ultimate Owner, and we are merely recipients and distributors of His provision. This means:

- Ownership is temporary
- Wealth is relational, not absolute
- Hoarding breaks the purpose of wealth

If wealth is a trust, it must *flow*, not stagnate.

This alone hints that an economy of circulation — even without money — aligns more closely with the Qur’anic spirit than one of accumulation.

The Real Value of Wealth: Benefit, Not Possession

The Prophet ﷺ said:

“The wealth of a person is what he has given; what he keeps will perish.”

(paraphrased meaning from multiple narrations)

This reverses the modern logic of wealth.

Wealth is not measured by what you store, but by the benefit you create.

In the Qur’anic paradigm:

- A meal shared is wealth.
- A skill offered is wealth.
- A kindness that uplifts another is wealth.

This definition naturally supports a *gift-based* or *contribution-based* economic model — one where value is created and shared, not bought and sold.

It suggests that an economy without money is not a fantasy — it is closer to the spiritual DNA of Islam than a system where transactions replace generosity.

Islamic economics begins with *character* before *currency*, with *ethics* before *exchange*, and with *purpose* before *productivity*. It is designed to elevate the human being, not to reduce them to an economic unit within a machine.

It views economic life as a field of spiritual growth — a place where the heart is tested:

Will we hoard or share? Compete or cooperate? Take or give? Devalue others or uplift them?

In this light, wealth is not judged by quantity, but by its **impact on the heart and the community.**

This is why the Qur'an frequently links wealth to purification, justice, and compassion — not efficiency, profit, or growth.

A Value System That Makes Money Secondary

When wealth is defined as *benefit*, *trust*, and *circulation*, money becomes a tool — not a foundation. It is tolerated only if it facilitates:

- sharing
- dignity
- justice
- mutual upliftment

The moment money becomes a barrier to access — or a tool of power, inequality, or oppression — it contradicts the very purpose of wealth in Islam.

This implies a powerful conclusion:

A society that fulfills Islamic economic values does not need to be structured around money.

Money is acceptable as a temporary tool — but not necessary for a truly Qur'anic civilization.

An Islamic civilization grounded in *ihsan* (excellence) and *rahmah* (mercy) would naturally evolve toward systems where access, sharing, and contribution become more central than transaction and pricing.

And this is where the conversation becomes transformative:

If Islam redefines wealth beyond money, and if the purpose of wealth is circulation and benefit, then a future **beyond money** is not un-Islamic — it may be the *fulfillment* of Islamic ethics.

Part II — Section 2: Key Islamic Economic Principles That Point Beyond Monetary Systems

Once we understand that wealth in Islam is not defined by money, ownership, or accumulation, but by benefit, circulation, and trust, a striking pattern emerges:

Many core Islamic economic principles naturally **de-center money** and move society toward *a contribution-based, circulation-based, and care-based economy*.

Below are five foundational Islamic principles that quietly—but powerfully—point beyond monetary systems:

1. Circulation of Wealth (Dawrān al-Māl)

The Qur'an commands that wealth must **circulate** and not become concentrated:

“So that wealth may not merely circulate among the rich.”
(*Qur'an* 59:7)

In a monetary system, wealth tends to accumulate at the top through interest, profit maximization, and asset ownership.

But Islamic ethics demand **flow**, not storage.

A money-centered economy resists circulation; a contribution-centered or access-centered economy **enforces** it. In a moneyless model, circulation becomes *natural*,

because value moves through direct benefit, not through priced exchange.

2. Generosity Over Transaction (Ithār & Infaq)

Islam elevates *giving without expecting return* as a moral ideal:

“We feed you for the sake of God alone; we desire from you neither reward nor thanks.”

(Qur'an 76:9)

This ethic is impossible to fully practice in a transactional economy.

Even charity becomes “calculated”, “deductible”, or “percentage-based”.

Islamic giving is not a side activity — it is the **heart** of economic life.

A moneyless or gift-based model aligns more closely with Qur'anic giving than an economy based on:

- pricing
- bargaining
- profit
- return on investment

Islam's economic character is **abundance through generosity**, not scarcity through exchange.

3. Prohibition of Riba: Blocking Wealth-From-Wealth Systems

Riba (usury/interest) is forbidden because it allows wealth to grow **without real contribution, effort, or value creation**.

But consider this:

The entire modern global economy runs on interest-based debt.

By forbidding riba, Islam does more than regulate finance — it **invalidates** the philosophical foundation of the monetary system.

If wealth must grow through contribution, service, and benefit — not through interest or speculation — then the economy naturally shifts toward:

- real value
- real needs
- real human contribution

Remove riba completely, and the monetary system collapses — opening the path to **a non-monetary model of shared provision and access**.

4. Zakat: Purifying & Emptying Excess, Not Accumulating

Zakat is often misunderstood as a “charitable tax”.

In reality, its purpose is **to prevent accumulation**, restore circulation, and ensure dignity for all.

Zakat is not designed to “fix” capitalism. It is designed to **stop** capitalistic hoarding before it forms.

It pushes society toward:

- enoughness
- sufficiency
- circulation
- care for the vulnerable

A system where everyone freely shares access to resources would embody *the spirit of zakat* more authentically than a money-based system where zakat is “calculated”.

Zakat is not the goal — it is a *temporary mechanism* until society matures into voluntary circulation and generosity. In a moneyless system, zakat becomes **fulfilled by design**, not enforced by law.

5. Collective Ownership of Core Resources (Mafātih al-Rizq)

The Prophet ﷺ said:

“People are partners in three things: water, pasture, and fire (energy).”
(*Sunan Abi Dawud, Ibn Majah*)

This hadith shatters the idea that essential life resources should be owned, priced, or monopolized.

Water, food access, land, health, and energy are meant to be **commons**, not commodities.

The more resources become shared access instead of private property, the closer society moves to a moneyless model — where life’s essentials are provided as a right of existence, not a purchase.

Islamic economics begins with what people *need*, not what markets *can sell*.

A Quiet but Radical Implication

When you put these five principles together, a picture emerges:

- If wealth must circulate...
- If giving without return is the ideal...
- If interest is forbidden...
- If excess must be released...
- If basic resources belong to everyone...

Then a **money-centered economy is not the final expression of Islamic ethics.**

It is a transitional tool — useful only until humanity evolves into a system where giving, access, and shared provision are the norm.

Islamic values are not against money — but they make money **less relevant** as society becomes more ethical.

This suggests that Islam’s end-goal economy looks much closer to:

- *a gift economy,*
- *an access-based economy,*
- *a resource-sharing economy,* or ultimately,
- **a moneyless civilization built on trust, service, and abundance.**

Not because it is “modern” or “innovative” — but because it is **closer to the nature of the soul** and the Qur’anic purpose of wealth.

Part II — Section 3: Why a Moneyless Society Aligns with the Maqāṣid (Higher Objectives) of Islamic Law

Islamic law (Shariah) is not merely a list of rules. At its heart are the Maqāṣid al-Shariah — the higher objectives that protect and uplift human life. These objectives are universal: any system that fulfills them is closer to the Qur’anic vision, even if it looks different from historical models.

The five primary Maqāṣid are the protection of:

1. Faith (Deen)
2. Life (Nafs)
3. Intellect (Aql)
4. Lineage/Family (Nasl)
5. Wealth/Resources (Māl)

When examined sincerely, a money-centered economic system makes it difficult to fulfill these objectives, while a low-money or moneyless society naturally supports them.

Protection of Faith (Deen)

When survival depends on money, people compromise values to earn it: interest-based jobs, unethical business, exploitation, or stress that weakens spiritual life. A system where basic needs are guaranteed without transactional pressure reduces moral compromise and frees the heart for worship, contribution, and sincerity. It brings people closer to God, not further.

Protection of Life (Nafs)

In a money-based system, access to food, medicine, water, and shelter depends on purchasing power. Poverty becomes a death sentence. Islam, however, views life as sacred, and essential needs as a right, not a privilege. A moneyless or shared-provision economy treats necessities as guaranteed,

fulfilling the right to life more directly than a market system.

Protection of Intellect (Aql)

Financial stress is one of the greatest burdens on the mind, leading to anxiety, depression, and reduced cognitive capacity. When people are freed from economic fear, their intellect flourishes. They can pursue knowledge, creativity, innovation, and spiritual growth. A moneyless system gives the intellect space to awaken.

Protection of Family and Lineage (Nasl)

Financial pressures delay marriage, break families, and weaken communities. Parents must work excessively, leaving little time for children. A society where living is not a financial struggle allows families to form earlier, stay strong, and raise healthier children. Family becomes a lived priority rather than a luxury.

Protection of Wealth and Resources (Māl)

Contrary to assumption, protecting “wealth” in Islam is not about preserving money, but safeguarding access to resources and preventing exploitation. A moneyless model is not the absence of wealth — it is the elevation of wealth from private ownership to shared benefit. It eliminates waste, hoarding, monopoly, and resource theft, which the Qur’an condemns.

The Maqāṣid Reveal a Quiet Truth

If the higher objectives of Islamic law aim to protect human dignity, well-being, and harmony, then an economy that reduces anxiety, prevents hoarding, encourages sharing, and

ensures access to basics is more aligned with Shariah than one that depends on money for survival.

In other words:

A moneyless or low-money society is not outside Islamic thought. It may actually represent a **mature expression of Islamic ethics**, once human hearts rise to the level of generosity, trust, and cooperation that Islam teaches.

Islamic law does not worship money; it guides humanity beyond dependence on it.

Part III — The Road Toward a Post-Money Islamic Future: With AI, Automation, and Ethics

A moneyless or society is often dismissed as utopian or unrealistic — especially in the modern world. But new global shifts are making it more realistic than ever. For the first time in human history, **technology allows abundance without constant human labor**, opening the door to a civilization where access, rather than currency, becomes the foundation of economic life.

The question now becomes: *How can Islam guide this transition?*

1. Technology Ends Artificial Scarcity

Historically, money existed because scarcity existed. There was not enough food, housing, or labor to give freely to all. Today, automation, robotics, AI, and renewable energy are removing physical limitations.

Machines can produce more goods than humans can consume. AI can manage distribution more efficiently than markets. Scarcity becomes artificial — maintained only by profit-driven systems.

Islam rejects artificial scarcity. It commands the sharing of surplus and condemns hoarding. When Allah provides abundance, it should reach everyone. Modern technology simply makes this Qur’anic mandate practical at scale.

2. AI Can Enable Fair Distribution Without Markets

For thousands of years, markets and money were used to match supply and demand. But AI can now do this without prices or buying and selling.

AI can:

- calculate community needs
- manage production and distribution
- allocate resources fairly
- monitor surplus and prevent waste

This aligns with the Qur’anic principle of *mīzān* (balance). Rather than competition, AI enables cooperative distribution — a model closer to *zakat* and *waqf* (endowment) than to capitalism.

3. Automation Frees Humans for Higher Purposes

Islam does not honor endless labor. Humans were created to worship, think, create, serve, love, and reflect — not to spend their lives earning currency to survive.

Automation, if guided ethically, can free humanity to pursue:

- worship and spiritual growth
- family and community life
- education, science, and discovery
- art, culture, and beauty
- service to others (iḥsān)

This is far closer to the Qur’anic vision of a dignified human life than wage slavery or survival-based labor.

4. Ethics Must Guide Technology

Technology alone does not produce justice. Without Islamic ethics, AI and automation can create tyranny, surveillance, and extreme inequality.

Islam provides the moral framework so that technology becomes a mercy, not a tool of oppression:

- privacy and dignity must be protected
- no monopolization of knowledge or technology
- no exploitation or dehumanizing control
- decision-making must remain transparent and accountable

Islamic ethics ensure that abundance is shared, not weaponized.

5. From Charity to Systemic Compassion

Today, generosity is optional; we “give charity” after securing our own comfort. But Islam’s highest model is not optional charity — it is **systemic compassion**.

The Prophet ﷺ established *waqf* systems that guaranteed water, food, education, housing, and public services — permanently and free of charge.

A moneyless future simply extends this principle using modern tools.

Instead of charity for the poor, society itself becomes charitable by design. Needs are met not through donations but through **structure**, so no one must beg and no one can be humiliated.

This turns Islam's moral teachings into social architecture.

6. A Moneyless Model Requires a Moral Community

Islam does not deny the usefulness of money — but it sees money as a temporary stage of human moral development.

A moneyless society requires:

- strong trust (amānah)
- sincerity (ikhhlās)
- empathy (rahmah)
- social responsibility (farḍ kifāyah)
- inner wealth (ghinā' al-nafs)

These are exactly the virtues Islam cultivates.

As hearts mature, the need for transactional systems weakens. Islam trains the soul toward a world where people give, share, and serve without expecting return — the essence of a gift economy.

7. Islam's Destination Is Higher Than Money

Islam does not command us to eliminate money immediately — but it points us toward a civilization where money loses central power and human dignity rises.

Money is not the ideal. It is a temporary tool.

The Prophet ﷺ said:

“The upper hand is better than the lower hand.”

This is not about richness, but about being a giver, not a taker.

A moneyless society is simply a world where *everyone* has the upper hand — because all can give.

And that is a profoundly Islamic future.

Part IV — A Practical Model of a Future Islamic Moneyless Society

A. Foundation: Core Values and Worldview

1. Spiritual foundations (Tawhid, Khalifah, Rizq, Ihsan)
2. Why money becomes unnecessary in a mature Islamic society
3. The transformation of “wealth” from possession to benefit

B. Structural Components of a Moneyless Islamic Society

1. Guaranteed basic needs system (food, housing, healthcare, education)
2. Resource-based production and distribution
3. Gift economy and contribution-based model
4. Waqf (endowments) redesigned for a post-money era
5. Shura-based governance and community accountability

C. The Role of Technology, AI, and Automation

1. AI for resource allocation and fairness
2. Automation freeing humans from survival labor
3. Halal tech ethics: privacy, dignity, and preventing digital tyranny

D. Step-by-Step Transition Model (3 Phases)

1. Phase 1: Reduce dependence on money inside current system
2. Phase 2: Build semi-moneyless communities / Ummah micro-models
3. Phase 3: Fully moneyless Islamic society at scale

E. Social and Ethical Transformation

1. Raising human character to support a gift-based system
2. Education that nurtures generosity, trust, and cooperation
3. Shifting from “ownership” to “stewardship” mentality

F. Addressing Common Objections

- “People will become lazy”
- “There will be free-riders”
- “Humans are selfish by nature”
- “Who decides who gets what?”
- “This is impossible in today’s world”

G. The Vision of a Flourishing Post-Money Ummah

1. Daily life in a moneyless Islamic community
2. Spiritual richness and social harmony
3. How this aligns with Qur’anic prophecy of future justice

Part 4-A: Where Islam Begins — The Spiritual Foundations of a Post-Money Society

Every civilization is built on a worldview. Before laws, systems, or technology, there must be a **foundation of belief** about life, purpose, and the role of human beings on Earth. Islam does not begin economic reform by regulating currency or trade — it begins by transforming the *heart*, the *human being*, and the *purpose of wealth* itself. Only when the inner foundation is sound can a just society be built, with or without money.

A post-money Islamic society is not a rejection of the past, but a **fulfillment of what Islam teaches about wealth, dignity, and human purpose**. To understand this, we must begin where Islam begins.

1. Tawḥīd: The Oneness of Allah and the Decentering of Materialism

Tawḥīd is not only a theological statement; it is the **root of an economic worldview**. If Allah is the sole Provider (al-Razzāq), then money cannot be viewed as the source of security, survival, or provision. Reliance on money breeds fear, greed, competition, and hoarding. Reliance on Allah produces trust, generosity, dignity, and inner freedom.

A society anchored in Tawḥīd sees wealth as a *tool of service*, not a *source of identity*. The less we depend on money psychologically, the closer we come to a Qur’anic economy centered on trust in God and care for His creation.

In a post-money model, the role of money naturally fades because **dependency shifts from currency to community, and from markets to the Creator**.

2. Humans as Khalīfah: Stewardship Instead of Ownership

Islam places human beings on Earth as *khalīfah* — caretakers, trustees, and cultivators of goodness. Nothing we “own” is truly ours; it is an *amānah* (trust) from Allah. Wealth, land, knowledge, skills, and resources exist so that we may **build a world of justice, compassion, and balance.**

Modern economies are built on extraction, ownership, and accumulation. The Qur’anic worldview is built on responsibility, fulfillment of needs, and circulation of benefit.

A society that truly internalizes *khalīfah* transitions naturally from possession to stewardship — a key step toward a moneyless future where **resources are shared, not claimed, and value is measured by impact, not ownership.**

3. Rizq: Provision is From Allah, Not Earned Through Markets

The Qur’an repeatedly emphasizes that *rizq* (provision) comes directly from Allah — not from our jobs, salaries, or wealth. Money is only one **channel**, not the **source**. Food can come from the earth, rain, a neighbor’s kindness, a community kitchen, or a system of collective provision.

When Muslims internalize this truth, the anxiety that fuels materialistic competition weakens. A moneyless system becomes thinkable, because **people no longer fear that sharing will reduce their provision.**

In a spiritually mature society, people become givers because they trust that what is from Allah cannot be lost through generosity.

4. Iḥsān and Raḥmah: From Transaction to Contribution

Islam does not aim for a society of fairness alone — but of *iḥsān*, excellence rooted in mercy. Markets operate on transaction: *give to receive*. Islam elevates society to a higher ethic: *give because it is good*.

The Qur'an praises those who feed others “**seeking no reward or thanks in return**”. This is the emotional and ethical DNA of a gift-based economy — where people contribute because it is righteous, not profitable.

A post-money Islamic society is not based on forced redistribution, but on **voluntary contribution as an act of worship**, where serving others becomes a means of drawing closer to Allah.

5. Purification of the Heart: Removing Greed, Fear, and Ego

The greatest barrier to a moneyless society is not technology — it is the human ego (*nafs*). Fear of loss, desire for superiority, and attachment to wealth prevent circulation, generosity, and trust.

Islam's spiritual practices — prayer, zakat, fasting, charity, remembrance — are tools to cleanse the heart from these blockages. The purpose of zakat, for example, is not taxation, but **purification of wealth and soul**.

Only a purified heart can participate in a society where giving is normal and hoarding is unthinkable. Thus:

Islam first prepares the soul that can sustain a post-money society, before preparing the system itself.

The Foundation Summarized

Islam begins by reshaping how humans understand:

- God as Provider
- themselves as caretakers
- wealth as a trust
- giving as a virtue
- community as a source of security

This worldview makes a money-centered life feel spiritually low, and a service-based, sharing-based life feel natural and elevated.

A moneyless society is not “beyond Islam” — it is the *maturity* of Islamic ethics when inner faith becomes strong, and society reflects the values Allah loves.

Part IV-B: Structural Components of a Moneyless Islamic Society

A moneyless Islamic society cannot be built on spiritual ideals alone — it must be supported by structures that translate values into daily life. Islam has always balanced spirituality with practical systems: *zakat*, *waqf*, *shura*, and communal welfare were not just moral teachings; they were institutions that shaped society.

In this section, we explore the **structural pillars** that make a moneyless Islamic society functional, dignified, and sustainable.

1. Universal Guaranteed Provision of Basic Needs

Islamic economic justice begins with the principle that **no human being should struggle for basic survival**. Food, water, shelter, clothing, healthcare, and education are rights granted by Allah, not privileges granted by markets or governments.

In a moneyless model, these essentials are **guaranteed as a communal obligation (farḍ kifāyah)**, provided through:

- community-managed resource centers
- local production of food and essentials
- open-access housing and healthcare
- education free of cost and competition

This is not “charity” but **an Islamic right of every human**. No one should pay to live with dignity.

2. Production and Distribution Based on Needs, Not Profit

In place of markets, a moneyless Islamic system uses **needs-based production**. The goal is not to maximize profit, but to meet human needs with quality, balance, and sustainability (*i‘tidāl*).

Key principles:

- produce what benefits people, not what sells
- prevent waste and overconsumption
- distribute according to need, not wealth

This aligns with the Qur’anic concept of *al-kifāyah*: meeting needs without excess or deprivation. Social well-being becomes the success metric, not GDP or corporate growth.

3. A Gift-Economy and Contribution-Based Model

Instead of transactional exchange (“I only give if I get”), Islam encourages **giving without expectation**. In a functioning gift-economy:

- people contribute their skills, labor, knowledge, or time as a form of worship
- receivers express gratitude, not payment
- value flows naturally, through generosity

Contribution becomes the currency — not money, but *benefit*.

A teacher teaches because education uplifts the Ummah. A farmer shares harvest because food is a trust. A doctor heals because preserving life is a divine duty. This reflects the prophetic ethic:

“The best of people are those who are most beneficial to others.”

4. Waqf 2.0 — Reviving Endowment for a Post-Money Era

Historically, **waqf** (Islamic endowments) made education, hospitals, water, housing, and public services **free for centuries** across the Muslim world. Waqf is the closest Islamic institution to a moneyless service system.

In a modernized form (“Waqf 2.0”), assets are dedicated permanently to serve the community **without fees**. Examples include:

- Waqf farms providing free food
- Waqf housing complexes guaranteeing shelter
- Waqf clinics and hospitals providing free healthcare
- Waqf schools offering open-access education
- Waqf tech labs developing open-source Islamic AI

Waqf 2.0 becomes the backbone of a moneyless welfare state.

5. Shūrā-Based Governance and Community Accountability

A moneyless society requires **transparent, participatory governance** so that decision-making is just and corruption is impossible.

Shūrā (consultative decision-making) ensures:

- communities choose priorities together
- resources are allocated fairly
- leadership is accountable and rotational
- no elite can monopolize power

Local community councils, guided by Islamic ethics, manage resources and resolve disputes through dialogue and justice, not through wealth or political influence.

6. Dignity-Centered Social Design

A moneyless system must preserve **human dignity**, especially for the weak, disabled, or those unable to

contribute actively. Islam commands care for the orphan, elderly, ill, and poor — without shame or request.

Key dignity principles:

- access without humiliation
- no begging, no dependency culture
- roles for everyone according to ability
- community support that honors the individual

This creates a society where everyone belongs, contributes, and is valued — regardless of capacity.

7. Wealth Redefined as Shared Resources, Not Private Possession

In this model, “wealth” shifts from **ownership** to **access and benefit**. Instead of hoarding private goods, society invests in **shared infrastructure**:

- shared transportation
- shared tools and equipment
- shared knowledge and innovation
- shared green spaces and communal facilities

This eliminates redundant production and lowers environmental harm while increasing access for all.

What These Components Achieve

Together, these structures create a society where:

- life is lived with dignity
- needs are met without financial stress
- contribution replaces competition
- community replaces individualism

- mercy replaces transaction

This is not theory — it is Islam actualized.

Part IV-C: The Role of Technology, AI, and Automation

A moneyless Islamic society is not a return to the past — it is a return to Islamic values **with future tools**. Technology becomes a *means* to implement Qur’anic ethics at scale. If guided by the right intentions, AI and automation can remove the need for money, eliminate scarcity, and free human beings to live with dignity, purpose, and spiritual growth.

The danger is not technology itself, but **technology without morality**. Therefore, Islam provides the ethical foundation, while modern technology provides the capability.

1. AI as a Tool for Fair and Efficient Resource Allocation

Traditionally, markets and money were used to match supply and demand. In a moneyless model, **AI can fulfill this role more fairly, transparently, and efficiently** — without profit, manipulation, or inequality.

AI can:

- assess community needs accurately
- monitor production and distribution
- identify shortages before they occur
- allocate resources based on priority and balance
- prevent waste and ensure everyone receives enough

Instead of “Who can pay the highest price?” AI asks, “Who needs this the most?”

This aligns with the Qur’anic principle of *mīzān* — **balance and fairness in provision.**

2. Automation Frees Humanity from Survival-Based Labor

Islam honors human dignity. Humans were not created to live as laboring machines for economic survival. The Qur’an encourages reflection, learning, worship, family, community, and the pursuit of higher purpose. Yet today most people work mainly to pay bills.

Automation changes this reality.

Robots and automated systems can now perform:

- farming and food production
- construction and manufacturing
- transportation and logistics
- repetitive office and service tasks

This frees human beings to engage in what enriches the soul and society: knowledge, creativity, art, relationships, worship, innovation, and service.

It is a return to the Islamic ideal where **life is not defined by earning a livelihood, but by fulfilling one’s purpose.**

3. A Halal Ethical Framework for Technology Use

Without ethics, technology becomes a tool of oppression, surveillance, and corporate control. Islam provides **boundaries that preserve dignity and justice.**

A halal tech framework must include:

- **Privacy:** no intrusive monitoring of personal life
- **Consent:** community-approved use of data
- **No monopolies:** technology must be open-source, not owned by elites
- **Justice:** algorithms must be transparent and accountable
- **Non-exploitation:** no replacing humans in roles where human touch is essential

This prevents a “robotic dystopia” and ensures technology remains a mercy, not a threat.

4. Digital Waqf and Knowledge Commons

In a post-money society, *waqf* expands into the digital realm. Knowledge, software, AI tools, research, scientific breakthroughs, and educational content become **open-access waqf resources**, free for all humanity.

This includes:

- Open-source Islamic AI models
- Community-owned digital platforms (not corporate-owned)
- Education without fees or certificates for status
- Medical knowledge accessible to all
- Scientific discoveries shared, not patented for profit

This transforms knowledge into a global sadaqah jāriyah (continuous charity).

5. Community Data for Community Benefit

Data becomes a shared trust (*amānah*), not a commodity to sell. Communities collectively decide how data is used to:

- improve well-being
- plan services
- solve social challenges

No corporation or government may exploit it.

Islamic data governance is based on **trust, transparency, and accountability**.

6. Technology Strengthens, Not Replaces, Community Life

A moneyless Islamic society uses technology to enhance human interaction — not eliminate it. Digital tools coordinate resource-sharing, but real human relationships remain the core.

Examples:

- Platforms to match volunteers with needs
- Skill-sharing networks
- Community decision voting tools
- Local resource maps and availability

Technology becomes the “nervous system,” but community remains the “heart.”

7. The Prophetic Balance: Technology With Spirituality

A future without money cannot succeed if it becomes a cold, machine-run system. Islam teaches that **technology must serve the soul**, not replace it.

Thus:

- AI organizes resources; humans maintain compassion
- Automation provides goods; humans provide meaning
- Machines perform tasks; people perform worship, care, creativity, and love

If the world becomes efficient but loses mercy, it is not Islamic.

If it becomes advanced but unjust, it is not Islamic.

If it becomes wealthy but spiritually empty, it is not Islamic.

The correct path is **technology guided by revelation**.

The Promise of Technology, with the Guidance of Islam

Technology alone leads to dystopia. Spirituality alone cannot scale systems for 8+ billion people. **Together**, they produce a civilization of:

- abundance without greed
- comfort without exploitation
- progress without arrogance
- efficiency with compassion

This is how a moneyless Islamic future becomes possible — not as fantasy, but as the next stage of human moral evolution.

Part IV-D: A Three-Phase Transition to a Moneyless Islamic Society

Phase 1: Reforming the Monetary System (1–7 Years)

Part 1 of 3

1. Introduction: Why Reform Must Come First

A moneyless Islamic society cannot be achieved through sudden revolution or by abandoning currency overnight. Islam teaches transformation through **wisdom, gradual change, and preparation of hearts and systems**. The Qur’anic method of establishing social justice was never reckless or abrupt—it was **strategic, step-by-step, and rooted in spiritual readiness and community consensus** (*shūrā*).

Just as the prohibition of alcohol was revealed gradually to reshape society’s mindset and behavior, economic transformation must also begin with **purifying the existing system** before replacing it. Reform is not a compromise—it is the **first stage of liberation** from systems of exploitation and inequality.

A direct jump to a moneyless model, without preparation, would lead to confusion, resistance, and mismanagement. Islam does not call for chaos in the name of idealism. It calls for **hikmah**—wise, measured, and ethical transformation.

2. The Islamic Principle of Gradual Transformation

Islamic history shows that major societal changes were implemented in **three steps**:

- 1. Purification of beliefs and values**
- 2. Reform of harmful systems**
- 3. Establishment of the ideal model**

This divine methodology appears clearly in the Makkan and Madinan phases of the Prophet’s mission. Before economic laws were fully applied, the spiritual foundation was strengthened. Before interest (riba) was prohibited, the Qur’an first reshaped the moral consciousness of society.

Islam did not begin by banning unjust economic structures—it began by awakening **Taqwā, empathy, justice, and responsibility for the vulnerable.**

This same Prophetic model guides Phase 1 today: Before money becomes unnecessary, the **heart must detach from it**, and the system must stop using it as a tool of oppression.

3. The Spiritual Foundation of Phase 1

The first goal of reform is not technical—it is **spiritual and ethical.**

Islam teaches that wealth is a trust (*amānah*), not a possession, and humans are caretakers (*khulafā’*) of resources, not owners. The Qur’an shifts our understanding of wealth from “ownership” to “responsibility”.

“And spend out of what He has made you trustees of.”
(*Qur’an* 57:7)

This verse is foundational. Wealth is not truly ours. We are guardians, and guardians cannot exploit what they hold in trust.

Three internal transformations must begin during Phase 1:

a) Detachment from Materialism

People must recognize that life's purpose is not economic survival or accumulation of wealth.

b) Revival of Generosity and Mutual Support

The culture of giving (*infaq, sadaqah, khidmah*) must return to the heart of society.

c) Redefining “Wealth” from Money to Benefit

Wealth in Islam means **benefit and goodness**, not currency. A person who benefits others is wealthy, even without money.

Phase 1 reforms the soul of the economy before the structure.

4. The Crisis of the Modern Monetary System

Before proposing solutions, Islam requires us to **recognize injustice clearly**. The modern monetary system is fundamentally misaligned with Islamic ethics for several reasons:

• It is Debt-Based and Riba-Driven

Modern money is created as debt with interest. This means poverty, inequality, and inflation are **engineered features**, not accidents.

Riba is not only sinful—it enslaves society.

• It Concentrates Wealth in the Hands of a Few

Banks, corporations, and financial elites control money creation and distribution, producing structural injustice.

- **It Makes Human Value Equal to Economic Productivity**

People are judged by income, not character; worth is measured by output, not virtue.

This contradicts Islam's view of human dignity (*karāmah*).

- **It Destroys Community Interdependence**

Money inflation and financial individualism break family bonds, undermine trust, and weaken the ummah.

- **It Makes Basic Needs Conditional**

Food, housing, education, and healthcare become products **only accessible if one can pay**—not rights given by Allah to all.

This system is incompatible with *rahmah* (mercy), *ʿadl* (justice), and the Qur'anic vision of society.

5. Objectives of Phase 1 (1–7 Years)

The objective of Phase 1 is *not* to end money yet. The objectives are:

1. Purify the existing monetary system from major injustices

Reduce *riba*, exploitation, hoarding, waste, and inequality.

2. Prepare society psychologically and spiritually

Shift values from materialism to mutual care, service, and trust.

3. Build alternative economic structures in parallel

Create non-monetary practices that gradually reduce the need for money.

4. Restore Islamic instruments that decentralize wealth

Zakat, sadaqah, waqf, and community support become **active**, not symbolic.

5. Strengthen community bonds and mutual responsibility

The ummah must begin to function as one body again, not as isolated individuals.

Only when these foundations are strong can Phase 2 begin.

Part 2 of 3

6. Practical Steps to Reform the Monetary System

Phase 1 requires concrete, actionable measures that Muslim communities and governments can begin implementing immediately. These steps are **Islamic, practical, and preparatory** for a future moneyless society.

Step 1: Reduce Riba and Interest Dependency

- Encourage ethical banking systems compliant with Shariah principles.
- Promote Islamic microfinance for small businesses without interest.
- Discourage speculative investment that harms society.

- Educate the public about the harms of riba, inflation, and debt slavery.

Step 2: Strengthen Zakat and Charitable Systems

- Reclaim zakat as a **means of redistribution**, not mere ritual.
- Implement community-based distribution channels to ensure wealth reaches the needy effectively.
- Expand voluntary sadaqah programs for food, education, and healthcare.

Step 3: Develop Community Currencies and Tokens

- Introduce local community currencies as a parallel system to facilitate exchange of goods and services.
- Ensure these currencies **cannot accumulate wealth** unfairly.
- Use digital or blockchain-based systems for transparency.

Step 4: Revive Waqf Institutions

- Modernize waqf to fund hospitals, schools, housing, and public resources.
- Make waqf management transparent and accountable to local councils.
- Encourage individuals and corporations to endow assets for communal use permanently.

Step 5: Promote Non-Monetary Exchanges

- Encourage skill-sharing, barter in goods and services, and gift-economy practices.

- Introduce public resource centers where people can contribute labor, knowledge, or materials in exchange for essentials without currency.
- Normalize generosity as a social value, supported by religious education and community incentives.

Step 6: Educate for Ethical Financial Behavior

- Teach that wealth is a trust (*amānah*) and giving is worship (*ibadah*).
- Encourage communities to measure success by social benefit, not profit.
- Implement ethics workshops, sermons, and educational programs emphasizing **detachment from materialism**.

7. Pilot Programs for Early Implementation

Phase 1 is also about **proof-of-concept projects** that demonstrate feasibility:

- **Community Food Banks:** Free distribution coordinated by local mosques or councils.
- **Neighborhood Skill-Sharing Networks:** Residents exchange services (plumbing, tutoring, carpentry) without money.
- **Digital Waqf Platforms:** Track contributions and needs in real-time, ensuring transparency.
- **Interest-Free Community Banks:** Small lending systems that follow Islamic finance principles.

These programs prepare the society both **technologically and psychologically** for Phase 2.

8. Psychological and Ethical Shifts

While structural reform is critical, the **inner transformation of society** is equally important:

- Encourage people to value **contribution over accumulation**.
- Promote social recognition for generosity, service, and cooperation.
- Build trust networks that allow sharing resources without fear of exploitation.
- Normalize communal problem-solving over market-driven competition.

These shifts reduce dependence on money, making the idea of a moneyless society conceivable and desirable.

9. Expected Outcomes by the End of Phase 1

After 1–7 years, the society should achieve:

1. **Reduced exploitation and riba** in the financial system.
2. **Operational community support networks** for basic needs.
3. **Revitalized Islamic instruments** (zakat, waqf, sadaqah) functioning effectively.
4. **Cultural shift** toward generosity, stewardship, and service.
5. **Pilot non-monetary systems** proving feasibility at small scale.

Phase 1 does **not eliminate money** but transforms it: from a master that enslaves, to a tool that serves the community. The psychological, spiritual, and systemic groundwork is laid for Phase 2, where reliance on money begins to diminish significantly.

Part 3 of 3

10. Governance and Accountability

A successful reform requires **strong governance structures** to ensure fairness, transparency, and accountability:

- **Shūrā Councils:** Local and regional councils oversee the distribution of zakat, waqf management, and community resource networks. Decisions are made collectively, preventing concentration of power.
- **Transparent Reporting Systems:** Every community project, financial instrument, or resource-sharing initiative publishes accessible reports. Digital tools can track contributions, allocations, and outcomes.
- **Ethical Oversight Committees:** Groups of scholars, community leaders, and experts ensure that economic reforms align with Islamic ethics.

These governance measures prevent corruption, misuse of funds, and deviation from the spiritual and ethical objectives of Phase 1.

11. Integration with Technology

Technology is a critical enabler even in Phase 1:

- **Digital Waqf Management:** AI and blockchain track endowments, allocations, and usage, ensuring accountability.
- **Community Needs Assessment Tools:** Digital platforms map local shortages, allowing proactive resource distribution.

- **Skill & Resource Matching:** Apps or platforms connect volunteers with those in need, reducing the role of money in daily transactions.

By gradually integrating technology, communities prepare for Phase 2, where **non-monetary systems scale across larger populations.**

12. Social and Cultural Reinforcement

Systemic reform is reinforced by **changing social norms:**

- Celebrate generosity publicly, creating a culture where giving is prestigious.
- Include teachings about wealth as a trust (*amānah*) and service as worship (*ibadah*) in schools, mosques, and media.
- Encourage voluntary participation in non-monetary projects.
- Reward communal problem-solving over individual profit.

This creates a **psychologically receptive population**, reducing resistance to deeper reforms in Phase 2.

13. Risk Management

Phase 1 also addresses potential obstacles:

- **Resistance from entrenched financial elites:** Build grassroots support to balance power.
- **Public skepticism:** Pilot programs demonstrate practical benefits.
- **Corruption in charitable distribution:** Transparent digital systems and Shūrā oversight mitigate risk.

- **Inflation or economic shock:** Maintain partial currency use while alternative systems expand.

By anticipating challenges, Phase 1 creates a **resilient foundation** for the gradual reduction of monetary dependency.

14. Conclusion of Phase 1

By the end of 7 years:

- The **monetary system is reformed**, minimizing *riba*, exploitation, and inequality.
- **Community-based non-monetary initiatives** are functional, tested, and culturally accepted.
- **Spiritual and ethical consciousness** regarding wealth, stewardship, and generosity is revived.
- Society is **psychologically, socially, and technologically prepared** for Phase 2: significantly reducing dependence on money.

Phase 1 proves that **Islamic economic reform is not abstract or idealistic**. It begins with **practical, ethical, and spiritually grounded steps**, creating a pathway to a moneyless society that is realistic, gradual, and faithful to Qur'anic principles.

Phase 2: Reducing Dependency on Money (5–20 Years)

Phase 2 builds on the foundations laid in Phase 1. By this stage, society is spiritually and socially prepared, and pilot programs have proven the feasibility of **non-monetary exchanges, community-based distribution, and ethical financial practices**. The goal of Phase 2 is to **significantly**

reduce reliance on money while expanding systems that serve people directly.

1. Expanding Non-Monetary Community Networks

During Phase 2, communities transition from small pilot projects to **fully operational, city- or region-wide networks**:

- **Food and Resource Sharing:** Large-scale community kitchens, gardens, and distribution centers supply basic needs for all.
- **Skill and Labor Exchange Networks:** Platforms and local councils match volunteers to tasks such as healthcare, education, construction, and technical services.
- **Mutual Aid Programs:** Communities create formal structures for assisting the elderly, disabled, or otherwise vulnerable, without requiring monetary transactions.

The principle guiding this expansion is **“need-based provision over profit-based distribution.”**

2. Digital Infrastructure and AI Support

Technology plays a transformative role in Phase 2:

- **AI for Needs Assessment:** Tracks population demands in real time, identifies shortages, and allocates resources efficiently.
- **Automation for Production:** Farms, factories, and service industries use robotics to produce essentials like food, clothing, and energy with minimal human labor.

- **Digital Waqf and Community Platforms:** Allow transparent tracking of contributions, skills, and resource usage across entire regions.

AI ensures **fair, efficient, and scalable distribution**, making money increasingly irrelevant for most daily needs.

3. Scaling Waqf and Sadaqah Systems

Phase 2 focuses on **institutionalizing Islamic instruments:**

- Expand **waqf** to fund hospitals, schools, libraries, public transport, and infrastructure.
- Encourage **continuous sadaqah** programs where individuals contribute labor, knowledge, or resources.
- Integrate waqf endowments digitally, allowing communities to monitor resource usage and effectiveness.

By turning these charitable frameworks into **permanent, self-sustaining systems**, money loses its central role in life essentials.

4. Education and Cultural Transformation

Reducing dependency on money requires **psychological and cultural adaptation:**

- Teach children and adults that **wealth is measured by impact**, not currency.
- Promote voluntary work, service, and communal responsibility as honorable and spiritually rewarding.
- Reward contributions with social recognition, not monetary compensation.

These cultural shifts normalize a lifestyle where money is optional, not necessary, for social participation.

5. Localized Resource Economies

Communities begin producing and sharing essentials **locally**, minimizing reliance on market prices and monetary exchange:

- Urban farms, renewable energy microgrids, and localized manufacturing supply essentials directly.
- Shared transportation, tools, and communal facilities reduce duplication and cost.
- Neighborhood councils manage allocation according to **need, capability, and contribution**, not money.

This decentralized model strengthens community bonds and resilience.

6. Gradual Reduction of Monetary Transactions

As Phase 2 progresses:

- Money is no longer required for **food, housing, healthcare, or education**.
- Trade with money persists only for **luxuries or non-essential goods**.
- Community currency may exist but remains secondary, used only to facilitate specific transactions where needed.

People experience the **psychological liberation** of life less tied to currency.

7. Piloting AI-Assisted, Moneyless Cities

To test full scalability, some cities or districts can operate as **experimental moneyless zones**:

- AI monitors needs, distribution, and production.
- Automation ensures universal access to essentials.
- Citizens volunteer in governance and service roles.
- Social recognition replaces monetary reward.

These pilot zones demonstrate feasibility and refine Phase 3 strategies.

8. Ethical Oversight and Accountability

Reducing money dependency requires vigilance:

- **Shūrā councils** monitor equitable distribution of resources.
- **Transparency mechanisms** ensure AI and automation serve people, not elites.
- **Community audits** prevent corruption or concentration of non-monetary resources.

Ethics remains central, ensuring technology serves **spiritual, social, and moral objectives**, not exploitation.

9. Expected Outcomes by End of Phase 2

Within 5–20 years:

1. Money becomes largely irrelevant for survival and social well-being.
2. Non-monetary, community-based networks are functional at city or regional scale.
3. AI and automation reliably provide essentials to all.
4. Cultural shift reinforces generosity, service, and social responsibility.

5. Communities are psychologically and practically ready for a fully moneyless society in Phase 3.

Phase 2 demonstrates that **a functioning, mostly moneyless Islamic society is feasible**, scalable, and aligned with Qur'anic principles of justice, mercy, and human dignity.

Phase 3: A Functioning Moneyless Islamic Society (20+ Years)

Phase 3 represents the **full realization of a moneyless Islamic society**, built upon the foundations of Phase 1 (reform) and Phase 2 (reduced dependency). By now, spiritual, cultural, technological, and governance systems are fully aligned to provide **justice, mercy, and dignity** to all members of society.

1. Universal Access to Essentials

In Phase 3, basic needs are universally guaranteed without monetary exchange:

- **Food and Water:** Automated farms and community distribution networks ensure everyone receives sufficient nourishment.
- **Housing:** Permanent waqf-funded housing provides shelter for all.
- **Healthcare:** Free medical care is available, supported by waqf, AI-assisted diagnostics, and automated treatment where possible.
- **Education:** Open-access schools, digital platforms, and mentorship programs educate every child and adult.

No one is excluded based on wealth. Life essentials become a **divine right**, not a commodity.

2. Work and Contribution Reimagined

Money no longer dictates labor. Instead, people contribute according to **ability, passion, and communal need**:

- Voluntary work is guided by **spiritual and ethical fulfillment**.
- AI and automation handle repetitive or dangerous tasks.
- People focus on creativity, education, care, innovation, and worship.

This aligns with the Qur'anic principle:

“The best of people are those most beneficial to others.”
(Paraphrased from Hadith)

Labor is no longer a survival necessity but a **means of service and spiritual growth**.

3. AI and Automation as Guardians, Not Masters

Advanced technology now supports life efficiently:

- **Resource Allocation:** AI ensures every individual receives exactly what is needed.
- **Production:** Robotics handle mass production of essentials.
- **Transparency:** Blockchain and open-source platforms track distribution and usage.

Technology acts as a servant to humanity and divine principles, never replacing ethics, compassion, or communal responsibility.

4. Wealth Redefined as Benefit, Not Currency

In this society:

- Wealth is measured in **impact and contribution**, not money.
- Knowledge, skills, creativity, and service become the true currency.
- Communities maintain **shared infrastructure** for energy, transportation, tools, and public spaces.

Money exists only optionally for **non-essential goods** or external trade, but has no influence on survival or dignity.

5. Governance and Ethical Oversight

Shūrā-based councils ensure:

- Decision-making is consultative and participatory.
- AI and automation follow ethical rules defined by Qur'an and Sunnah.
- Transparency and accountability prevent resource monopolization.

Ethical governance ensures Phase 3 remains **just, equitable, and resilient**.

6. Cultural and Spiritual Integration

A moneyless society thrives because **values and ethics are internalized**:

- Generosity, service, and mutual care are cultural norms.
- Spirituality is integrated into daily life.
- Community recognition replaces financial reward.
- Social cohesion and trust are strong, making enforcement unnecessary.

Life becomes a balance of **material sufficiency, spiritual fulfillment, and communal well-being.**

7. Environmental and Social Sustainability

A fully moneyless society aligns with **planetary stewardship**:

- Local production reduces waste and transport emissions.
- Resource use is efficient and equitable.
- Community-managed renewable energy grids and circular economies preserve nature.
- Intergenerational equity is prioritized, fulfilling the Qur’anic mandate to protect the earth.

Sustainability is no longer a side effect; it is central to the economic system.

8. Expected Outcomes in Phase 3

- Society is **largely moneyless**, with only optional currency for luxuries.
- Basic human needs are universally and automatically met.
- Work is purposeful, voluntary, and spiritually fulfilling.
- AI and automation serve ethical principles, not profit.

- Community structures, waqf, and Shūrā maintain justice, transparency, and mercy.
- Humans experience true **freedom from economic oppression**.

Islamic principles—justice (‘*adl*), mercy (*rahmah*), and human dignity (*karāmah*)—are fully realized in daily life.

9. Conclusion of Phase 3

Phase 3 demonstrates that a **moneyless Islamic society is not utopian fantasy**. With proper spiritual grounding, community preparation, technological tools, and ethical governance:

- Money is no longer a necessity.
- Society is abundant, just, and sustainable.
- Individuals live with dignity, service, and purpose.
- Resources are shared, needs are met, and the system reflects Qur’anic ethics.

This completes the **three-phase roadmap** from a flawed monetary system to a fully moneyless society, showing that **Islam naturally aligns with a system of abundance, mercy, and communal care**, enhanced by modern tools and technology.

Phase 4: Safeguards, Conditions for Success, and Overall Conclusion

This final section ties together all three phases and highlights the essential principles, safeguards, and conditions needed for a moneyless Islamic society to succeed and remain sustainable.

1. Ethical and Spiritual Safeguards

Even in a moneyless society, human nature can introduce corruption, laziness, or injustice. To prevent this:

- **Spiritual Education:** Regular reinforcement of Qur’anic ethics, values of generosity, stewardship, and service.
- **Community Accountability:** Shūrā councils and local committees ensure decisions serve public interest, not private agendas.
- **Public Recognition of Contribution:** Honor and respect replace monetary reward as motivation, fostering intrinsic rather than extrinsic incentives.

“The example of those who spend their wealth in the way of Allah is like a seed which grows seven ears; in each ear are a hundred grains. And Allah multiplies for whom He wills.” (Qur’an 2:261)

2. Technological Safeguards

AI and automation are powerful, but must remain **tools, not masters**:

- **Transparency:** All AI systems for resource allocation, distribution, and production operate in open-source, community-monitored frameworks.
- **Ethical Design:** Algorithms reflect Islamic principles—justice, mercy, equity—rather than profit or exploitation.
- **Human Oversight:** Decision-making retains human ethical authority to ensure compassion, spirituality, and common sense guide technology.

3. Social and Cultural Safeguards

Cultural values sustain the system:

- **Generosity Norms:** Communities honor giving, sharing, and volunteering.
- **Mutual Care:** Social cohesion prevents neglect of vulnerable groups.
- **Education:** Children and adults internalize the understanding that wealth is defined by benefit, not currency.

These cultural practices make money irrelevant without coercion, as people naturally participate in resource sharing.

4. Governance Safeguards

Governance ensures justice and prevents centralization of power:

- **Shūrā Councils at Local, Regional, and National Levels:** Decisions are participatory and consultative.
- **Regular Audits and Reporting:** Resources, waqf, and automated systems are tracked and accountable to the community.
- **Checks on Abuse:** Mechanisms exist to address misuse of resources or authority immediately.

5. Economic and Environmental Safeguards

- **Sustainability:** Local production, renewable energy, and circular economies preserve resources.
- **Resource Prioritization:** AI and community oversight ensure essentials for all before luxuries.
- **Scalability:** Systems are designed to expand with population growth without compromising equity or ethics.

6. Conditions for Success

A successful moneyless Islamic society requires:

1. **Spiritual Readiness:** People must value service, generosity, and community over material accumulation.
2. **Technological Capacity:** AI, automation, and digital tools must be functional, ethical, and accessible.
3. **Community Cohesion:** Social trust, mutual aid, and participatory governance are essential.
4. **Gradual Implementation:** Phases 1–3 must be respected; abrupt transitions risk failure.
5. **Ethical Oversight:** Continuous monitoring ensures that power, resources, and technology are never abused.

7. Overall Conclusion

The **three-phase roadmap** demonstrates that:

- Islam’s principles of justice (*‘adl*), mercy (*rahmah*), and human dignity (*karāmah*) are **fully compatible with a moneyless society**.
- Money is not required for convenience, survival, or societal organization; it is often a source of corruption, inequality, and exploitation.
- Gradual, ethical, and technologically supported transformation allows communities to **transition from flawed monetary systems to a society of abundance, fairness, and spiritual fulfillment**.
- With AI, automation, waqf, zakat, and cultural reinforcement, society can function **without money while fulfilling every human need**.
- The ultimate vision is a civilization where **resources, work, and knowledge serve people**

directly, human potential flourishes, and Islamic ethics govern every action.

In essence, Islam is naturally aligned with a moneyless society.

Money can be tolerated temporarily, but the Qur'anic vision, Prophetic guidance, and practical ethics point toward a **future of abundance, equity, and mercy without monetary constraints.**

Part IV-E: Social and Ethical Transformation

1. Raising Human Character

- Cultivate generosity, empathy, selflessness, and integrity.
- Promote contribution without expectation of reward.
- Reinforce the concept that wealth is **a means to serve others**, not personal gain.

2. Education for Generosity and Cooperation

- Teach collaboration, mutual aid, and social responsibility from childhood.
- Integrate ethical financial literacy, waqf, and resource stewardship in adult education.
- Reinforce spiritual understanding: serving others is worship (*ibadah*).

3. Shifting from Ownership to Stewardship

- Community manages shared resources.
- Personal property is secondary; stewardship over resources becomes a societal norm.
- Rewards are spiritual and social rather than financial.

Part IV-F: Addressing Common Objections

Objection 1: “People will become lazy”

- Spiritual fulfillment, social recognition, and purpose replace financial incentives.
- Automation handles repetitive labor, freeing humans for meaningful work.

Objection 2: “There will be free-riders”

- Community monitoring, trust networks, and ethical education mitigate abuse.
- Transparent resource allocation encourages responsible participation.

Objection 3: “Humans are selfish by nature”

- Ethical cultivation and cultural norms gradually reinforce altruism.
- Social systems are designed to encourage cooperation over self-interest.

Objection 4: “Who decides who gets what?”

- Shūrā councils, AI-assisted allocation, and community oversight ensure **fair, need-based distribution**.

Objection 5: “This is impossible today”

- AI, robotics, and digital waqf platforms make large-scale, equitable distribution feasible.
- Gradual implementation ensures readiness at all societal levels.

Part IV-G: The Vision of a Flourishing Post-Money Ummah

1. Daily Life

- Essentials are universally guaranteed.
- Work is voluntary, meaningful, and socially valued.
- AI, automation, and community councils manage needs efficiently.

2. Spiritual Richness and Social Harmony

- Communities thrive on generosity, service, and trust.
- Social recognition and spiritual reward replace monetary incentives.
- Human dignity and ethical fulfillment are central to daily life.

3. Alignment with Qur'anic Prophecy

- Society fulfills Qur'anic ideals of justice, mercy, and equity:

“Indeed, Allah commands justice, the doing of good, and liberality to kith and kin...”
(Qur'an 16:90)

- Abundance, fairness, and ethical governance reflect the Qur'anic vision of a just and prosperous Ummah.

4. Road to Prosperity and Abundance

- Wealth is measured by **impact, contribution, and communal benefit.**

- AI, technology, and community networks create sustainable abundance.
- Spiritual, ethical, and social fulfillment define prosperity—not money.

Conclusion of Part IV

Islam naturally aligns with a moneyless society. While money can temporarily coexist, the ultimate vision emphasizes:

- Ethical stewardship over ownership
- Generosity, service, and social cohesion
- Technology and automation serving humanity ethically
- Abundance, justice, and human dignity as measurable societal outcomes

This roadmap provides a practical, phased, and ethical pathway for the Ummah to achieve a flourishing, moneyless Islamic society, grounded in Qur’anic principles, Prophetic guidance, and modern tools.

Concluding Remarks — Moneyless Islam as the Only Truly Ethical Path

1. Islamic Principles Are Inherently Non-Monetary

While money can exist temporarily, any system based on currency is inherently prone to inequality, *riba*, and exploitation. Qur'anic ethics—justice (*'adl*), mercy (*rahmah*), and human dignity (*karāmah*)—cannot be fully realized in a monetary system. Ethical Islam naturally points toward a **non-monetary, gift- and stewardship-based society**.

2. Banking and Monetary Power Are Incompatible with Ethical Islam

- Banking structures will always find ways to monetize every transaction.
- Interest, credit, and wealth concentration subvert Qur'anic principles.
- Money inherently centralizes power, limiting access to resources and undermining generosity.

Any attempt at hybrid or partially monetized systems cannot overcome these systemic tendencies. To preserve ethical integrity, **money must be rendered largely irrelevant**.

3. Ethics and Spiritual Transformation Are Central

- Generosity, stewardship, cooperation, and trust form the foundation of a moneyless society.
- Spiritual education and cultural transformation ensure that giving and service replace financial incentive.
- Without this ethical foundation, structural or technological reforms alone cannot sustain justice or abundance.

4. **Technology as an Enabler, Not a Replacement for Ethics**

AI, robotics, and digital platforms make large-scale resource distribution feasible. They provide abundance and efficiency, but must operate under **ethical and community oversight**. Technology serves humans and Qur’anic principles—it cannot define value, ownership, or justice.

5. **A Moneyless Society Is Practical, Not Utopian**

Through a phased approach—reforming the monetary system, reducing dependency on money, and establishing full moneyless governance—society can achieve:

- Universal access to essentials
- Purposeful work and contribution
- Spiritual and social fulfillment
- Sustainable abundance for all

6. **Ultimate Vision: Flourishing Post-Money Ummah**

- Life is guided by **impact, contribution, and ethical stewardship**, not currency.
- Communities thrive on generosity, service, and cooperation.
- Qur’anic ideals of justice, mercy, and abundance are fully realized.
- Money becomes psychologically and practically irrelevant, and **ethical, Qur’anic governance prevails**.

In essence: Monetary systems, no matter how “Islamic” or partial, will always carry the seeds of inequality and corruption. The **only fully ethical, practical, and Qur’anic economic model is a moneyless society**, empowered by

technology, ethical governance, and spiritual and cultural transformation.

APPENDIX

This Volume 2 continues the journey that began with *Islam Beyond Money*. That earlier work opened the door to a vision of human civilization no longer chained by currency, interest, or artificial scarcity.

In this second volume, we turn to the questions that many sincere Muslims have raised:

- If Islam is moneyless, what about zakat, inheritance, and blood money?
- What about gold and silver?
- What about contracts and debts mentioned in the Qur'an?

Each of these concerns is addressed here—not to debate, but to clarify the moral and spiritual foundations of Islam's economic order.

This is not a book about rejecting tradition. It is about understanding it more deeply—beyond form, toward essence. The Qur'an never worshiped money, metal, or markets; it called us to justice, balance, and mercy.

In every age, Allah raises minds to reinterpret guidance in the light of reality. If the first treatise proposed the ideal, this second one explains the *path*.

May it awaken understanding, restore courage, and inspire mercy.

Islam and the Ethics of a Moneyless Society: *Refuting*

Misconceptions and Restoring Qur'anic Economic Justice

Introduction: Clearing the Mists Around Islamic Economics

Many Muslims today believe that Islam is tied to gold, silver, and the use of money. Others insist that zakat, inheritance, and diyah (blood money) make a moneyless system impossible. Yet, none of these beliefs are explicitly grounded in the Qur'an. They are cultural assumptions — legacies of a world long gone.

The Qur'an never glorified money. It spoke of *wealth (māl)* as something to **circulate**, not **hoard**; to **share**, not **control**. When Allah commands,

“And spend from that which He has made you successors therein.” (57:7)

He reminds us that property is not possession, but **trust** (*amānah*).

Islamic economics, then, is not about coins or markets. It is about **justice, mercy, and human balance** (*mīzān*). To confuse the symbol (money) with the essence (justice) is to miss the spirit of revelation.

This book explores how a truly Qur'anic economic system could function **without money** — how zakat, trade, inheritance, and social welfare can all exist in a framework based on service, trust, and shared responsibility rather than transactions and profit.

The goal is not to rewrite Islam, but to **reawaken its purpose**.

Zakat Beyond Money

Zakat literally means *purification* and *growth*. It was never intended to be a tax. The Qur'an says:

“Take from their wealth a charity by which you purify them and cause them to grow.” (9:103)

This verse does not specify gold, silver, or coins. It speaks of *wealth* in general — everything of benefit that can uplift others. The essence of zakat is **spiritual purification through circulation of blessings**.

In the Prophet's time, zakat was paid not only in currency, but in grain, livestock, or services. The goal was not monetary equality, but **social equilibrium**.

In a moneyless system, zakat remains relevant. It could mean:

- Contributing time to teach or build.
- Sharing food, tools, or shelter.
- Providing digital or physical service for the needy.

Zakat purifies the heart of greed, not the wallet of coins.

When zakat is seen through this moral lens, it becomes **universal**, timeless, and fully compatible with a moneyless society.

Inheritance, Dowry, and Wealth Distribution

The Qur'an's inheritance laws (4:7–12) are among the most precise in scripture. Yet their purpose is not numerical, but moral — to ensure fairness and prevent domination.

“For men is a share of what the parents and close relatives leave, and for women is a share...” (4:7)

The principle is equity, not arithmetic. In a moneyless society, “shares” could be reinterpreted as **responsibilities** or **usufruct rights** — access to land, tools, or resources according to need and family structure.

The same applies to *mahr* (dowry). It is not a price for marriage but a gesture of respect and security. In a just, abundant system, it may take the form of housing, education, or care.

Thus, the spirit of inheritance and dowry is preserved even when money disappears.

Islam's social laws are flexible in form but constant in principle. When wealth means *benefit*, not *currency*, these laws shine with their true justice.

The Gold and Silver Misconception

Many Muslims assume gold (*dīnār*) and silver (*dirham*) are “Islamic money.” Yet nowhere does the Qur'an command their use. The verse often cited —

“And those who hoard gold and silver and do not spend it in the way of Allah—give them tidings of a painful punishment.” (9:34) —
does not sanctify gold. It **condemns hoarding**.

The Prophet ﷺ used Roman and Persian coins simply because they were the circulating tools of his time. Islam did not create a new currency; it created a new conscience.

When gold or silver become objects of speculation or storage, they are no different from fiat money — lifeless metals, divorced from purpose.

True Islamic economy measures wealth not by possession, but by **usefulness**.

In a moneyless system, gold and silver regain their real place — as raw materials, not moral standards.

Blood Money (Diyah) and Restorative Justice

The verse on *diyah* (2:178) is a triumph of mercy:

“But whoever is pardoned by his brother, then there should be a suitable follow-up and payment to him with kindness.”

The payment is not a market price for a life. It is an act of reconciliation, adaptable to context. The early Muslims used camels, not coins, because camels sustained life — they had value through *benefit*.

In a moneyless world, *diyah* could be restored as **restorative justice** — through community service, care for dependents, or rebuilding what was lost.

Islam never sought retribution through trade; it sought healing through mercy.

Written Contracts and Trust (2:282)

“When you contract a debt for a fixed term, write it down.” (2:282)

This verse commands transparency, not monetary bureaucracy. Writing ensures fairness, truth, and accountability — qualities as relevant in a digital ledger as in parchment.

In a moneyless future, AI could ensure honesty in record-keeping — fulfilling the same Qur’anic command. But Allah also says:

“If one of you entrusts another, then let the one entrusted discharge his trust and fear Allah.” (2:283)

Trust (*amānah*) remains higher than writing. Technology should assist, not replace, moral integrity.

Trade, Work, and Property in a Moneyless Islam

“Allah has permitted trade and forbidden riba.” (2:275)

Trade in Islam is the exchange of *benefit*, not necessarily money. Work is sacred, as the Prophet ﷺ said:

“No one ever ate better food than what he earned with his own hands.” (Bukhari)

Ownership in Islam is stewardship — “spend from that in which He made you successors” (57:7). Thus, land, tools, and knowledge belong to the community, managed through trust, not domination.

The Prophet’s free market of Madinah was tax-free and just. Such openness, revived through technology, could form the

foundation of a global moneyless economy built on access, fairness, and cooperation.

Islam and Technology: Tools for a Moneyless Future

Modern automation and AI can serve Islam's moral economy. They can free humans from wage slavery and allow contribution by ability and service.

“And He has subjected to you whatever is in the heavens and the earth.” (45:13)

Technology, when guided by divine ethics, becomes a tool of justice. It can distribute resources efficiently, track needs, and preserve transparency — removing the need for monetary mediation.

The future Muslim society will not worship machines but employ them in *khidmah* (service) to Allah's creation.

Answering the Common Objections

“Islam requires gold and silver.”

→ False. The Qur'an condemns hoarding, not promotes metal.

“Zakat must be in money.”

→ Zakat is purification through giving, in any beneficial form.

“Without money, there's chaos.”

→ The opposite: chaos comes from greed. Cooperation builds peace.

“Humans are selfish.”

→ Only when deprived of meaning. Islam reforms hearts before markets.

“This is utopian.”

→ Every divine command begins as impossible until faith makes it real.

Toward a World Beyond Money: The Call of Islam for a Just Civilization

Humanity stands on the edge of awakening. Islam’s timeless message calls us to move beyond material symbols toward real wealth — love, service, and truth.

“Thus We have made you a justly balanced nation.” (2:143)

The Ummah’s destiny is to model this justice, not in theories but in living example — a civilization where wealth circulates without money and mercy flows without limit.

When the world abandons the idol of currency, it will rediscover the meaning of *rizq*: provision from Allah, limitless and free.

Afterword: A Message to the Ummah

O Muslims, remember:

The Qur'an did not come to make you rich, but to make you just.

It did not come to create banks, but to build hearts.

When you free yourselves from money, you free yourselves from fear.

You will no longer ask, "*How much do I have?*" but "*How much can I give?*"

And that is the true meaning of *Islam* — submission to the mercy of the Most Merciful.

Author's Final Reflection

I offer this work with humility, knowing that I am only one person sharing a thought, an opening, a possibility. I do not claim to have solved the world's problems, nor to have captured the fullness of Islamic economic wisdom. My hope is simply that I have unlocked a door — a door that leads to a way of thinking many may not have considered, yet one that may hold benefit for the Ummah and for humanity.

If Allah wills, others will pass through this door. Some will refine these ideas, others will challenge them, and perhaps future generations will develop them into practical models that bring real change. If my life ends before witnessing such a future, then it is enough for me to have left behind a starting point — a small spark that others may transform into light.

May this effort count as a sadaqah jariyah, even if it helps only a few minds reflect, a few hearts soften, or a few communities imagine a more compassionate and just way to live. Whatever good is in this booklet is from Allah alone. Whatever is lacking or imperfect is from myself, and I ask Allah's forgiveness for it.

To anyone who continues this journey, improves these ideas, or works to bring them to life: may Allah grant you sincerity, wisdom, protection, and success. And may He make us all among those who leave this world having planted seeds of goodness for those who come after us.

— ABU FARABI CHUA

For the Ummah, with love and concern...